

<i>SERFF Tracking Number:</i>	<i>SILC-127657308</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Starr Indemnity & Liability Company</i>	<i>State Tracking Number:</i>	<i>49884</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H02G Group Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02G.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>AR - USAHC</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Starr Indemnity & Liability Company

Product Name: AR - USAHC

TOI: H02G Group Health - Accident Only

Sub-TOI: H02G.000 Health - Accident Only

Filing Type: Form

SERFF Tr Num: SILC-127657308

SERFF Status: Closed-Accepted

For Informational Purposes

Co Tr Num:

Authors: Grace Huang, Terri Minogue

Date Submitted: 09/27/2011

State: Arkansas

State Tr Num: 49884

State Status: Filed-Closed

Reviewer(s): Rosalind Minor

Disposition Date: 09/27/2011

Disposition Status: Accepted For Informational Purposes

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 09/27/2011

State Status Changed: 09/27/2011

Created By: Terri Minogue

Corresponding Filing Tracking Number:

Filing Description:

Commissioner of Insurance

Arkansas Insurance Department

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Grace Huang

RE: Starr Indemnity & Liability Company

NAIC#: 38318 FEIN#: 75-1670124

H02G.000 Group Health – Accident Only

H02G.000 Health – Accident Only

Approval of United Service Association for Health Care (an association) for use with previously approved forms

SERFF Tracking Number: SILC-127657308 State: Arkansas
Filing Company: Starr Indemnity & Liability Company State Tracking Number: 49884
Company Tracking Number:
TOI: H02G Group Health - Accident Only Sub-TOI: H02G.000 Health - Accident Only
Product Name: AR - USAHC
Project Name/Number: /

Dear Commissioner:

In this filing, we are seeking approval to use the previously approved Group Accident policy forms listed below for the United Service Association for Health Care. The association by-laws and articles of incorporation for United Service Association for Health Care are attached for your review and approval.

AH-40001 et al, SERFF #PLIS-126027253, approved 2/12/09;
AH-40020 (Critical Illness Rider), SERFF # PLIS 127165600, approved 6/2/11.

If you need any additional information, or have any questions, please feel free to contact me at Terri.Minogue@cvstarr.com.

Sincerely,

Terri Minogue
Senior Compliance Analyst
(646) 227-6528

Company and Contact

Filing Contact Information

Terri Minogue, terri.minogue@cvstarr.com
399 Park Avenue 646-227-6528 [Phone]
8th Floor
New York, NY 10022

Filing Company Information

Starr Indemnity & Liability Company
399 Park Avenue
8th Floor
New York, NY 10022
(646) 227-6528 ext. [Phone]

CoCode: 38318

Group Code:

Group Name:

FEIN Number: 75-1670124

State of Domicile: Texas

Company Type: Insurance

State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00

SERFF Tracking Number: *SILC-127657308* *State:* *Arkansas*
Filing Company: *Starr Indemnity & Liability Company* *State Tracking Number:* *49884*
Company Tracking Number:
TOI: *H02G Group Health - Accident Only* *Sub-TOI:* *H02G.000 Health - Accident Only*
Product Name: *AR - USAHC*
Project Name/Number: */*
Retaliatory? **No**
Fee Explanation: **\$50.00 per review**
Per Company: **No**

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Starr Indemnity & Liability Company	\$50.00	09/27/2011	52167745

SERFF Tracking Number:	SILC-127657308	State:	Arkansas
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TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only
Product Name:	AR - USAHC		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Rosalind Minor	09/27/2011	09/27/2011

<i>SERFF Tracking Number:</i>	<i>SILC-127657308</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>H02G Group Health - Accident Only</i>	<i>Sub-TOI:</i>	<i>H02G.000 Health - Accident Only</i>
<i>Product Name:</i>	<i>AR - USAHC</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 09/27/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	SILC-127657308	State:	Arkansas
Filing Company:	Starr Indemnity & Liability Company	State Tracking Number:	49884
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TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only
Product Name:	AR - USAHC		
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Accepted for Informational Purposes	Yes
Supporting Document	Application	Accepted for Informational Purposes	Yes
Supporting Document	ByLaws	Accepted for Informational Purposes	Yes
Supporting Document	Arts of Incorp	Accepted for Informational Purposes	Yes
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes

SERFF Tracking Number:	SILC-127657308	State:	Arkansas
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TOI:	H02G Group Health - Accident Only	Sub-TOI:	H02G.000 Health - Accident Only
Product Name:	AR - USAHC		
Project Name/Number:	/		

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification	Accepted for Informational Purposes	09/27/2011
Bypass Reason: N/A		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application	Accepted for Informational Purposes	09/27/2011
Bypass Reason: Please see cover letter.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: ByLaws	Accepted for Informational Purposes	09/27/2011
Comments:		
Attachment: USAHC Bylaws.pdf		

	Item Status:	Status Date:
Satisfied - Item: Arts of Incorp	Accepted for Informational Purposes	09/27/2011
Comments:		
Attachment: USAHC Articles of Incorporation.pdf		

	Item Status:	Status Date:
Cover Letter	Accepted for Informational	

SERFF Tracking Number: *SILC-127657308*

State: *Arkansas*

Filing Company: *Starr Indemnity & Liability Company*

State Tracking Number: *49884*

Company Tracking Number:

TOI: *H02G Group Health - Accident Only*

Sub-TOI: *H02G.000 Health - Accident Only*

Product Name: *AR - USAHC*

Project Name/Number: */*

Satisfied - Item:

Purposes

09/27/2011

Comments:

Attachment:

AR Cover Letter.pdf

**BYLAWS
OF
UNITED SERVICE ASSOCIATION FOR HEALTH CARE**

These Bylaws (referred to as the "Bylaws") govern the affairs of United Service Association For Health Care, a non-profit corporation (hereinafter referred to as the "Corporation") organized and existing under the District of Columbia Non-Profit Corporation Act (hereinafter referred to as the "Act").

**ARTICLE 1
OFFICES**

1.1 Principal Office. The principal office of the Corporation shall be located at 1901 N. Hwy. 360, Suite 101, Grand Prairie, Texas 75050. The Corporation may have such other offices, either in the District of Columbia, Texas, or elsewhere, as the Board of Directors may determine. The Board of Directors may change the location of any office of the Corporation.

1.2 Registered Office and Registered Agent. The Corporation shall comply with the Act and maintain a registered office and registered agent in the District of Columbia. The Board of Directors may change the registered office and the registered agent as provided in the Act.

**ARTICLE 2
MEMBERS**

2.1 Class of Members. The Corporation shall have one (1) class of members, consisting of small business employers, employees, and persons who are self-employed, who are interested in and supportive of the purposes for which the Corporation was organized.

2.2 Admission of Members and Renewal of Membership. Members may be admitted to the Corporation by completing an application form, submitting such form to the Corporation, and having the application accepted by the Board of Directors or a committee designated by the Board to handle such matters. The Board of Directors or a Board-designated committee may adopt and amend application procedures and qualifications for membership in the Corporation. An affirmative vote of the Directors or a Board-designated committee present and voting shall be required for admission of any applicant who meets the membership qualifications then in effect. A member which continues to meet all membership qualifications may renew membership by paying all required fees and dues. Neither the Board of Directors nor a Board-designated committee may approve the admission to membership of an applicant who does not meet the membership qualifications then in effect.

2.3 Membership fees and dues. The Board of Directors may set and change the amount of an initiation fee, if any, and the annual dues payable to the Corporation by members. Dues shall be payable in advance on the first day of each fiscal year. The dues for a new member's first year shall be prorated from the first day of the month in which the member is admitted to membership through the end of the fiscal year.

2.4 Voting Rights. Each member shall be entitled to one (1) vote on each matter submitted to a vote of the members.

2.5 Resignation. Any member may resign from the Corporation by submitting a written resignation to the secretary. The resignation need not be accepted by the Corporation to be effective. A member's resignation shall not relieve the member of obligations to pay any dues, assessments, or other charges that had accrued and were unpaid prior to the effective date of the resignation.

2.6 Termination. Membership in the Corporation terminates upon the death of a Member, if an individual, or dissolution, if an organization. In addition the Board of Directors of the Corporation by affirmation vote of two-thirds (2/3) of all of the Directors may suspend or expel a member for cause after an appropriate hearing. Furthermore, a member shall be automatically terminated without notice in the Corporation for nonpayment of dues that are over sixty (60) days delinquent.

2.7 Reinstatement. A former member may submit a written request for reinstatement of membership. The Board of Directors or a committee designated by the Board of Directors to handle the matter may reinstate membership in accordance with the membership qualifications then in effect, on any reasonable terms that the Board of Directors or committee deems appropriate.

2.8 Transfer of Membership. Membership in the Corporation is not transferable or assignable.

2.9 Waiver of Interest in Corporation Property. All real and personal property, including all improvements located on the property, acquired by the Corporation shall be owned by the Corporation. A member shall have no interest in specific property of the Corporation.

ARTICLE 3

MEETINGS OF MEMBERS

3.1 Annual Meeting. Annual meetings of members shall be held between January 1 and June 30 of each year, or at any other time that the Board of Directors designates. At the annual meeting the members shall elect a board of directors, and transact such other business as may properly be brought before the meeting.

3.2 Special Meetings. Special meetings of the members for any purpose or purposes may be called by the President and shall be called by the President or Secretary at the request in writing of a majority of the Board of Directors, or at the request in writing of not less than ten percent (10%) of the members. A request for a special meeting shall state the purpose or purposes of the proposed meeting, and business transacted at any special meeting of members shall be limited to the purposes stated in the notice.

3.3 Notice and Waivers of Notice. (a) Written notice stating the place, day and hour of the meeting and, in the case of a special meeting, the purpose or purposes for which the meeting is called, shall be delivered not less than ten (10) nor more than thirty (30) days from the date of the holding of such meeting. Attendance at meeting shall constitute a waiver of notice, except where the person attends for the express purpose of objecting to the transaction of any business on the ground that the meeting is not lawfully called.

3.4 Record Date. For the purpose of determining members entitled to notice of or to vote at any meeting of members or any adjournment thereof, the Board of Directors may in advance establish a record date which must be at least ten (10) but not more than fifty (50) days prior to such meeting. If the Board of Directors fails to establish a record date, the record date shall be the date on which notice of the meeting is mailed.

3.5 Quorum of Members. The lesser of one hundred (100) members, or members holding five percent (5%) of the votes that may be cast at a meeting, present in person or represented by proxy, shall constitute a quorum at all meetings of the members for the transaction of business except as otherwise provided by statute or by the Articles of Incorporation. If, however, a quorum shall not be present or represented at any meeting of the members, the members entitled to vote thereat, present in person or represented by proxy, shall have power to adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum shall be present or represented. At such adjourned meeting, provided a quorum shall be present or represented thereat, any business may be transacted which might have been transacted if the meeting had been held in accordance with the original notice thereof.

3.6 Method of Voting. Each member shall be entitled to one vote on each matter submitted to a vote at a meeting of members. A member may vote either in person or by proxy executed in writing by the member or by his duly authorized attorney-in-fact. No proxy shall be valid after eleven (11) months from the date of its execution, unless otherwise provided in the proxy. Each proxy shall be revocable unless expressly provided therein to be irrevocable and unless otherwise made irrevocable by law.

3.7 Action Without Meetings. The Board of Directors may authorize members to vote by mail on the election of directors and officers or on any other matter that may be voted on by the members, without a meeting. Any action required or which may be taken at a meeting of the members may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all the members entitled to vote with respect to the subject matter thereof and such consent shall have the same force and effect as a unanimous vote of the members.

ARTICLE 4 DIRECTORS

4.1 Powers. The business and affairs of the Corporation and all corporate powers shall be managed by the Board of Directors, subject to any limitation imposed by statute, the Articles of Incorporation or these Bylaws as to action which requires authorization or approval by the members.

4.2 Number, Qualifications, and Tenure of Directors. The number of Directors which shall constitute the whole Board shall be not less than three (3) or more than nine (9), such number to be determined from time to time by the Board of Directors. Directors shall be members or representatives of the members of the Corporation. Representatives of members may include officers or employees of the employer member. Each Director shall serve until his successor shall have been elected and qualified.

4.3 Nomination of Directors. Candidates for directorship positions on the Board of Directors shall be nominated by existing directors or by a voting member in good standing. Such nominations shall be made at least thirty (30) days prior to any meeting at which the election of a director occurs.

4.4 Election of Directors. A person who meets any qualification requirements to be a director and who has been duly nominated may be elected as a director. Directors shall be elected by the vote of the membership of the Corporation. A director may be elected to succeed himself or herself as director.

4.5 Vacancies. Any vacancy in the Board of Directors caused by death, resignation, removal or otherwise shall be filled through the appointment of a member by a majority of the remaining Directors, even if it is less than a quorum of the Board of Directors. A director elected to fill a vacancy shall be elected for the unexpired term of his predecessor in office.

4.6 Increase or Decrease in Number. The number of Directors may be increased or decreased from time to time by amendment to these Bylaws but no decrease shall have the effect of shortening the term on any incumbent Director. Any directorship to be filled by reason of an increase in the number of Directors shall be filled by election at any annual or special meeting of members.

4.7 Removal of Directors. At any meeting of members called expressly for the purpose of removing a Director, any Director or the entire Board of Directors may be removed, with or without cause, by a vote of majority of the members then entitled to vote at any election of Directors.

ARTICLE 5 MEETINGS OF THE BOARD OF DIRECTORS

5.1 Place. Meetings of the Board of Directors, regular or special, may be held either within or without the State of Texas.

5.2 Regular Meetings. Regular meetings of the Board of Directors may be held upon notice, or without notice unless notice is required under these Bylaws, and at such time and at such place as shall from time to time be determined by the Board.

5.3 Special Meetings. Special meeting of the Board of Directors shall be called by the President. Notice of each special meeting of the Board of Directors shall be given to each Director at least ten (10) days before the date of the meeting.

5.4 Notice and Waiver of Notice. Attendance of a Director at any meeting shall constitute a waiver of notice of such meeting, except where a Director attends for the express purpose of objecting to the transaction of any business on the ground that the meeting is not lawfully called or convened. Except as may be otherwise provided by law or by the Articles of Incorporation or by these Bylaws, neither the business to be transacted at, nor the purpose of, any regular or special meeting of the Board of Directors need be specified in the notice of waiver of notice of such meeting.

5.5 Quorum of Directors. At all meetings of the Board of Directors a majority of the Directors present at any meeting at which there is a Quorum shall be the act of the Board of Directors. If a quorum shall not be present at any meeting of the Directors, the Directors present thereat may adjourn the meeting from time to time, without notice other than announcement at the meeting, until a quorum shall be present.

5.6 Action without Meetings. Any action required or permitted to be taken at a meeting of the Board of Directors or any committee may be taken without a meeting if a

consent in writing, setting forth the action so taken, is signed by all the members of the Board of Directors or committee, as the case may be.

5.7 Committees. The Board of Directors may from time to time designate members of the Board to constitute committees, including an Executive Committee, which shall in each case consist of such number of Directors, not less than two (2), and shall have and may exercise such power, as the Board may determine and specify in the respective resolutions appointing them. A majority of all the members of any such committee may determine its action and fix the time and place of its meeting, unless the Board of Directors shall otherwise provide. The Board of Directors shall have power at any time to change the number, subject as aforesaid, and members of any such committee, to fill vacancies and to discharge any such committee.

ARTICLE 6 OFFICERS

6.1 Election, Number, Qualification, Term, Compensation. The officers of the Corporation shall be elected by the Board of Directors and shall consist of an Executive Director or President, a Vice-President, a Secretary and a Treasurer. The Board of Directors may also elect a Chairman of the Board, additional Vice-Presidents, one or more Assistant Secretaries and Assistant Treasurers and such other officers and assistant officers and agents as it shall deem necessary, who shall hold their offices for such terms and shall have such authority and exercise such powers and perform such duties as shall be determined from time to time by the Board by resolution not inconsistent with these Bylaws. Two (2) or more offices may be held by the same person. None of the officers need be Directors. The Board of Directors shall have the power to enter into contracts, including the employment and compensation of officers for such terms as the Board deems advisable. The salaries of all officers and agents of the Corporation shall be fixed by the Board of Directors.

6.2 Removal. The officers of the Corporation shall hold office until their successors are elected or appointed and qualify, or until their death or until their resignation or removal from office. Any officer elected or appointed by the Board of Directors may be removed at any time by the Board, with or without cause, whenever in its judgment the best interest of the Corporation will be served thereby. Such removal shall be without prejudice to the contract rights, if any, of the person so removed. Election or appointment of an officer shall not of itself create contract rights.

6.3 Vacancies. Any vacancy occurring in any office of the Corporation by death, resignation, removal or otherwise shall be filled by the Board of Directors.

6.4 Authority. Officers and agents shall have such authority and perform such duties in the management of the Corporation as may be provided in these Bylaws or as may be determined by the Board of Directors, not inconsistent with these Bylaws.

6.5 Chairman of the Board. The Chairman of the Board, if one is elected, shall preside at all meetings of the Board of Directors and shall have such other powers and duties as may from time to time be prescribed by the Board of Directors upon written directions given to him pursuant to resolutions duly adopted by the Board of Directors. If, however, the Chairman is not a member or a representative of a member of the Corporation, but is so elected solely by virtue of being an officer of the Corporation, the Chairman shall serve as an *ex officio* Director, without voting powers.

6.6 Executive Director/President. The Executive Director, also known as the President, shall be the chief executive officer of the Corporation, shall have general and active management of the business and affairs of the Corporation and shall see that all orders and resolutions of the Board of Directors are carried into effect. The President shall preside at all meetings of the members and at all meetings of the Board of Directors, unless a Chairman of the Board has been elected, in which event the President shall preside at meetings of the Board of Directors in the absence or disability of the Chairman of the Board.

6.7 Vice-President. The Vice-Presidents, in the order of their seniority, unless otherwise determined by the Board of Directors, shall, in the absence or disability of the President, perform the duties and have the authority and exercise the powers of the President. They shall perform such other duties and have such other authority and powers as the Board of Directors may from time to time prescribe or as the President may from time to time delegate.

6.8 Secretary. The Secretary shall attend all meetings of the Board of Directors and all meetings of members and record all of the proceedings of the meetings of the Board of Directors and of the members in a minute book to be kept for that purpose and shall perform like duties for the standing committees when required. He shall give, or cause to be given, notice of all meetings of the members and special meetings of the Board of Directors, and shall perform such other duties as may be prescribed by the Board of Directors or President, under whose supervision he shall be. He shall keep in safe custody the seal of the Corporation and shall affix the same to any instrument requiring it.

6.9 Treasurer. (a) The Treasurer shall have custody of the corporate funds and securities and shall keep full and accurate accounts and records of receipts, disbursements and other transactions in books belonging to the Corporation, and shall deposit all moneys and other valuable effects in the name and to the credit of the Corporation in such depositories as may be designated by the Board of Directors.

(b) The Treasurer shall disburse the funds of the Corporation as may be ordered by the Board of Directors, taking proper vouchers for such disbursements, and shall render the President and the Board of Directors, at its regular meetings, or when the President or Board of Directors so requires, an account of all his transactions as Treasurer and of the financial condition of the Corporation.

(c) If required by the Board of Directors, the Treasurer, as well as any other officers and employees, shall give the Corporation a bond of such type, character and amount as the Board of Directors may require.

6.10 Assistant Secretary and Assistant Treasurer. In the absence of the Secretary or Treasurer, an Assistant Secretary or Assistant Treasurer, respectively shall perform the duties of the Secretary or Treasurer. Assistant Treasurers may be required to give bond as in 6.9 (c). The Assistant Secretaries and Assistant Treasurers, in general shall have such powers and perform such duties as the Treasurer or Secretary, respectively, or the Board of Directors or President may prescribe.

ARTICLE 7 PROTECTION OF OFFICERS, DIRECTORS AND EMPLOYEES

7.1 Indemnification. The Corporation shall indemnify any Director or officer or former Director or officer of the Corporation, or any person who may have served at its request as a director or officer or former director or officer of another

corporation in which it owns shares of capital stock or of which it is a creditor, against expenses actually and necessarily incurred by him or her in connection with the defense of any action, suit, or proceeding, whether civil or criminal, in which he or she is made a party by reason of being or having been such Director or officer, except in relation to matters to which he or she shall be adjudged in such action, suit or proceeding to be liable for intentional misconduct or a knowing violation of law in the performance of duty. The Corporation shall also reimburse any such Director or officer or former Director or officer or any such person serving or formerly serving in the capacities set forth in the first sentence above at the request of the Corporation for the reasonable cost of settlement of any such action, suit or proceeding, if it shall be found by a majority of the Directors not involved in the matter of controversy, whether or not a quorum, or by written recommendation of legal counsel to the Corporation that it was in the best interest of the Corporation that such settlement be made, and that such Director or officer or former Director or officer or such person was not guilty of willful misconduct or a knowing violation of law in the performance of duty.

7.2 Expenses Advanced. The Corporation may pay in advance any expenses which may become subject to indemnification if the Board of Directors authorizes the specific payment, and the person receiving the payment undertakes in writing to repay unless it is ultimately determined that he is entitled to indemnification by the Corporation.

7.3 Insurance. The Corporation may purchase and maintain insurance on behalf of any person who is or was a Director, officer, employee or agent of the Corporation or is or was serving at the request of the Corporation as a director, officer, employee or agent of another corporation, partnership, joint venture, trust or other enterprise against any liability asserted against him and incurred by him in any such capacity or arising out of his status as such, whether or not the Corporation would have the power to indemnify him against such liability under these Bylaws or the laws of the State of Texas.

7.4 Other Protection and Indemnification. The protection and indemnification provided hereunder shall not be deemed exclusive of any other rights to which such Director or officer or former Director or officer or such person may be entitled, under any agreement, insurance policy or vote of members, or otherwise.

ARTICLE 8 GENERAL PROVISIONS

8.1 Fiscal Year. The fiscal year of the Corporation shall begin on the first day of January and end on the last day of December.

8.2 Seal. The Board of Directors shall provide a corporate seal which shall be in the form of a circle and shall have inscribed thereon the name of the corporation, the words "District of Columbia" and the year "1983". The seal may be used by causing it or a facsimile thereof to be impressed or affixed or in any manner reproduced.

8.3 Minutes. The Corporation shall keep correct and complete books and records of account and shall keep minutes of the proceedings of its members and Board of Directors, and shall keep at its registered office or principal place of business, a record of its members, giving the names and addresses of all members.

8.4 Amendment. These bylaws may be altered, amended or repealed and new bylaws may be adopted by the Board of Directors, subject to repeal or change by action of the members, at any meeting of the Board of Directors at which a

quorum is present, provided notice of the proposed alteration, amendment, or repeal is contained in the notice of the meeting. In addition, members representing at least five percent (5%) of the total membership may, by initiative and referendum, propose amendments to these bylaws for adoption by the Board of Directors or by affirmative vote of two-thirds (2/3) majority of the then-existing voting members. At least thirty (30) days written notice of any meeting to consider adoption of an amendment proposed by membership initiative and referendum shall be provided to the Board of Directors or the membership.

8.5 Notice. Any notice to Directors or members shall be in writing and shall be delivered personally or mailed to the Directors or members at their respective addresses appearing on the books of the Corporation. Notice by mail shall be deemed to be given at the time when the same shall be deposited in the United States mail, postage prepaid. Notice to Directors may also be given by telegram. Whenever any notice is required to be given under the provisions of applicable statutes or of the Articles of Incorporation or of these Bylaws, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

KNOW ALL MEN BY THESE PRESENTS, that I, the undersigned, being the Executive Director of **UNITED SERVICE ASSOCIATION FOR HEALTH CARE**, do hereby certify that the above and foregoing Bylaws, consisting of Eight (8) Articles, were duly adopted as the Bylaws of this Corporation, amending and superseding any bylaws previously adopted by the Corporation, and that the same do now constitute the Bylaws of said Corporation.

DATED this the 10th day of June, 1994.


DR SARA EARNEST, Executive Director

ARTICLES OF AMENDMENT TO THE
ARTICLES OF INCORPORATION
OF
UNITED SERVICE ASSOCIATION FOR HEALTH CARE

To: The Department of Consumer and Regulatory Affairs
Washington, D.C.

Pursuant to the provisions of the District of Columbia Non-Profit Corporation Act [D.C. Code, 1981 Edition, Title 29, Chapter 5], the undersigned adopts the following Articles of Amendment to its Articles of Incorporation:

FIRST: The name of the Corporation is United Service Association For Health Care (the "Corporation").

SECOND: The following Amendments to the Articles of Incorporation were adopted by United Service Association For Health Care (the "Corporation") in the manner prescribed by the District of Columbia Non-Profit Corporation Act:

1. Article Third of the Articles of Incorporation of the Corporation is amended to read as follows:

THIRD: The purposes for which the Corporation is organized are:

1. To promote the adoption of equitable health care policies in the United States;

2. To engage in nonpartisan research, study and analysis of the health care system of the United States, and to publish the results of such research for the benefit of the Corporation's members, and the general public;

3. To prepare educational materials and conduct educational activities in support of the general purposes of the Corporation;

4. To sponsor programs, including health care benefit plans, for the benefit of the Corporation's members;

5. To conduct and sponsor forums, lectures, debates, and similar programs;

6. To conduct any and all business for which non-profit corporations may be organized pursuant to the District of Columbia Non-Profit Corporation Act.

FILED

30 NOV 1992

BY: INLA

2. Article Fourth of the Articles of Incorporation is amended to read as follows:

FOURTH: The Corporation shall have, as its members, small business employers (including persons who are self-employed), who are interested in and supportive of the purposes for which the Corporation was organized, all of which shall have voting rights as determined under the Bylaws of the Corporation.

3. Article Fifth of the Articles of Incorporation is amended to read as follows:

FIFTH: No part of the net earnings of the Corporation shall inure to the benefit of or be distributable to its trustees, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services actually rendered and to make payments and distributions in furtherance of the purposes and objects set forth in Article Third hereof. No substantial part of the activities of the Corporation shall be the carrying on of propaganda or otherwise attempting to influence legislation, and the Corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office.

4. Article Sixth of the Articles of Incorporation is amended to read as follows:

SIXTH: The business of the Corporation shall be carried on through its Board of Directors; the manner of their election and/or appointment shall be as provided in the Bylaws of the Corporation. The Bylaws and other documents of the Corporation may refer to the Board of Directors as the Board of Trustees. Notwithstanding anything herein to the contrary, the Board of Directors shall be elected by the Corporation's members.

5. Article Eighth of the Articles of Incorporation is hereby deleted in its entirety and the following new Article Eighth is added to the Articles of Incorporation which shall read in its entirety as follows:

EIGHTH: A director may not be held liable to the Corporation for monetary damages for an act or omission in the director's capacity as a director except for: a breach of the director's duty of loyalty to the Corporation; an act or omission not in good faith or that involves intentional misconduct or a knowing violation of the law; a transaction from which a director received an improper benefit, whether or not the benefit resulted from an action taken within the scope of the director's office; an act or omission for which the liability of a director is expressly provided for by statute; or an act related to an unlawful stock repurchase or payment of a dividend.

6. Article Ninth of the Articles of Incorporation is amended to read as follows:

NINTH: Upon the dissolution of the Corporation, the Board of Directors shall, after paying or making provision for the payment of all liabilities of the Corporation, dispose of all of the assets of the Corporation exclusively for the purposes of the Corporation in such a manner, or to such organization or organizations organized and operated exclusively for charitable, religious, scientific, testing for public safety, literary or educational purposes, as shall at the time qualify as an organization described in Section 501(c)(3) or Section 501(c)(6) of the Internal Revenue Code of 1986 (or the corresponding provision of any future United States Internal Revenue law), as the Board of Directors shall determine. Any such assets not so disposed shall be disposed of by the District Court for the county in which the principal office of the Corporation is then located, exclusively for such purposes or to such organization

or organizations, as said Court shall determine, which are organized and operated exclusively for such purposes.

THIRD: The amendments were adopted at a meeting of the Board of Directors of the Corporation, there being no members having voting rights in respect thereof, and received the vote of at least two-thirds of the Directors in office.

Date: November 13, 1992.

UNITED SERVICE ASSOCIATION FOR
HEALTH CARE

By:

Sara Earnest
Sara Earnest, President

Attest:

Lana Montgomery
Lana Montgomery, Assistant
Secretary

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Starr Indemnity & Liability Company

A Member of Starr Companies

399 Park Avenue, 8th Floor

New York, NY 10022

T: (646) 227-6400

Commissioner of Insurance
Arkansas Insurance Department

RE: Starr Indemnity & Liability Company
NAIC#: 38318 FEIN#: 75-1670124
H02G.000 Group Health – Accident Only
H02G.000 Health – Accident Only
Approval of United Service Association for Health Care (an association) for use with
previously approved forms

Dear Commissioner:

In this filing, we are seeking approval to use the previously approved Group Accident policy forms listed below for the United Service Association for Health Care. The association by-laws and articles of incorporation for United Service Association for Health Care are attached for your review and approval.

AH-40001 et al, SERFF #PLIS-126027253, approved 2/12/09;
AH-40020 (Critical Illness Rider), SERFF # PLIS 127165600, approved 6/2/11.

If you need any additional information, or have any questions, please feel free to contact me at Terri.Minogue@cvstarr.com.

Sincerely,

Terri Minogue
Senior Compliance Analyst
(646) 227-6528